

KY Health Insurance for 2004

Overview

The Office of Public Employees Health Insurance (OPEHI) in conjunction with the Kentucky Department of Education (KDE) have implemented a new system, to automate the process of entering and updating the employee health insurance information in the MUNIS system (**called transaction files**). The process will consist of employee health insurance information being periodically transmitted to each district via KDE for application to the Enrollment Maintenance program by the district's benefit coordinator.

The districts are required to import this information into their Enrollment Maintenance program, make any necessary changes and post to the Employee Deductions F/M. Errors resulting from this submission process will automatically be submitted to OPEHI.

Maintenance to Employee Termination Dates (Employee Master File) and Health Insurance Termination Dates (Enrollment Maintenance Screen) is still required. Kentucky School Districts use the **"Terminated"** date in the Employee Master F/M to indicate the date an employee fails to be eligible for Health Insurance Coverage. This **should not be construed as the date in which the employee is being terminated from employment**. The **"Health Ins Term"** date in Enrollment Maintenance is used to indicate the date the employee's coverage is terminated. Before establishing a **"Health Ins Term"** date, please verify the **"Terminated"** date in the Employee Master F/M is correct (notification of ineligibility must follow termination of coverage).

NOTE: The MUNIS 2003 and 2003.01 release MUST be installed in order for the health insurance changes to be imported.

E-mail notification functionally is required in MUNIS

Someone at the school district must input an email address to The "Administrative Email Address" field found on the 2nd screen of System Parameters F/M. Enter either the Finance Officer's email address unless another employee has already been established as being the appropriate "Administrative Email Address" recipient. (This field must be set BEFORE the E-Mail Address 1 & 2 in the Health Insurance Parameter Maintenance can be established.) With this release we are entering the appropriate e-mail address 1 & 2 found on the Health Insurance Parameter Maintenance screen.

Preparing to import enrollment data

- 1) **Process the “Global Copy” Function** in the Enrollment Maintenance program prior to importing OPEHI enrollment files. The global copy records in MUNIS will be compared to the records received from OPEHI to identify any discrepancies. **THIS STEP MUST BE COMPLETED PRIOR TO IMPORTING THE OPEHI FILES. Do not perform this step if the file to be imported is a transaction file.**
- 2) **“Purge by Effective Date”** function has been added to allow for the annual deletion of old records. The Remittance File Program reviews the Enrollment Files for the most recent record of employees. If there are old records in the Enrollment Files for employees who are no longer covered by Health Insurance, these employees will be listed on the “Remittance File Comparison Report” as an error regarding the deduction amount collected not agreeing to the enrollment file deduction amount. Purge these old records in order to prevent remittance file errors. This step should only be performed annually once the “Global Copy” function is processed. The prior year records are necessary to generate the new calendar year records.

The screenshot shows a software window titled "Munis Main Menu - Clinton Co. Board of Education - kdesupp - [HEALTH INSURANCE ENROLLMENT MAINTENANCE - Clinton Co. Board of Education]". The window has a menu bar with "System", "Edit", "Windows", "Favorites", "Financials", "Payroll/Personnel", "Revenue/Billing", "Other", "Dept", "Admin", and "Help". Below the menu bar is a toolbar with various icons. The main area of the window is a form with a yellow background. On the left side of the form is a blue vertical bar with buttons for "OK", "Calendar", and "Cancel". The form contains several input fields: "Emp #", "Last", "First", "MI", "SSN", "Name", "County", and "Purge Effective Dates". The "Purge Effective Dates" field is set to "01/01/1999" to "12312003". At the bottom of the window, there is a status bar that says "Ending purge Effective Date." and "NUM OVR".

- 3) Enter the New Effective Date (01-01-2004) and the New Deduction Start date for the new plan year. (For example; If when generating the payroll, the payroll start date is 12-01-2003 and the payroll end date is 12-15-2003, the new deduction start date must be at least one day prior to the 12-01-2003 payroll start date; that date being 11-30-2003. NOTE that Payrolls can be generated with the payroll start and end date both being 12-15-2003. Using that scenario, the new deduction start date can be 12-14-2003.)
- 4) New files (**transaction files**) will continue to be submitted to the districts on a daily basis if there are benefit status changes. Records can be submitted that actually need to have

dates in the future for New Deduction Start. It is important to review these records that are being imported for benefit status to assure the correct Deduction Start Date is used. A **FLEX UPDATE** side menu option is now on the Enrollment Maintenance Screen. This menu option allows the districts to change the deduction start date if needed.

Importing the enrollment data

NOTE: Transaction records are also imported using the loading instructions for the enrollment file. Do not run the Exception Report when importing transaction files.

- 5) Read through the whole set of instructions to review the total process required for loading the enrollment file. There will be a prompt as soon as the enrollment maintenance screen is displayed. There will be a load menu option on the left hand side of the screen to be used for loading. Reviewing the enrollment files being sent from OPEHI is absolutely necessary.
- 6) Once the files are reviewed, you will see a “proceed to proof stage” message. Click that option only after the necessary verifications have been handle.
- 7) Click the Exception Report menu option to verify that employees that did not have to complete a new open enrollment form for 2004 have been submitted from OPEHI back to your school district accurately.
- 8) Once the OPEHI files are imported, **ALL FLEX PLAN EMPLOYEE RECORDS MUST BE UPDATED. OPEHI HAS ENTERED THE WAIVE COVERAGE CODING. OPEHI IS NOT RESPONSIBLE FOR THE FLEX PLAN COVERAGE. EACH EMPLOYEE THAT IS OPTING FOR THE FLEX PLAN COVERAGE MUST HAVE THEIR EMPLOYEE RECORD UPDATED.** We have added a menu option on the enrollment maintenance screen to allow for Flex Plan entry. The Health Insurance Parameter Screen is still used for establishing the Flex Plan Vendor or changing the FLEX Plan Vendor. If accounts payable vendors are being used, make sure that those people responsible for adding or merging accounts payable vendors are aware that they should never merge the FLEX plan vendor number. If the Flex Plan number is no longer found in the accounts payable file, the flex plans cannot be added or changed because there is not an associated vendor number.
- 9) A posted flag has been added to the Enrollment Maintenance Screen. The “Posted” flag, checked after the “Z=Update Deds”, enables KDE districts to determine when Health Insurance Enrollment records were posted to Employee Deductions F/M.
- 10) **Discrepancies** between the Enrollment Forms in the school district and the imported files from OPEHI must be corrected by contacting OPEHI at the **Enrollment Information Branch, 502-564-1205**. The Benefit Coordinators must verify that the information received from OPEHI is accurate.
- 11) School districts can still make modifications to their Deduction Codes applicable to their district. Bluegrass Family Health is 2402, CHA is 2403 and Humana is 2404. Districts not using these deduction numbers must modify the Insurance Premium Maintenance Screen to correspond to the numbers used in their district.

- 12) School districts choosing to provide an additional board paid coverage for employee insurance will enter this amount on the Insurance Premium Maintenance Screen in the Employer Premium field for the applicable records as done in the past.
- 13) School districts with employees in the 21 counties that received additional coverage amounts that are cross-referencing with retired employees from KTRS or KRS must contact Pat Boyd at pboyd@kde.state.ky.us. She will need to receive a completed change form that has been attached to the email sent with this release. This form must contain the necessary information needed to determine the payroll deductions. Benefit Coordinators will need to obtain this information from KTRS or KRS before submitting the form. Do not send the form unless the retirement agencies, KTRS or KRS, have provided the cross-reference coverage dollar amounts.
- 14) Once the Enrollment Maintenance records are verified, perform the “Z=Update Deds” function as always to distribute the deduction amounts to the Payroll Deduction Files for each employee. Verify the “Z=Update Deds” records as always.
- 15) The remittance processing function is not changed with the exception that any employee records found in the enrollment maintenance files with termination dates entered will be copied to a mag media file that will automatically be sent to OPEHI when the remittance file is generated for submission to School Finance. This will provide an audit trail for OPEHI to track insurance terminations.

The following describes the changes made to MUNIS. It is important to note the following additional documentation available on the KDE website to assist with Health Insurance Processing:

- **PR-REG-4 Maintaining Health Insurance Records**
- **PR-PER-1 Processing Monthly Health Insurance Remittance Files**
- **PR-PER-7 Health Insurance Open Enrollment.**

<http://www.kde.state.ky.us/KDE/Administrative+Resources/Technology/Financial+Management+System/User+Guides/MUNIS+Payroll+Personnel+User+Guides.htm>

Enrollment Maintenance:

- A new field called “Sequence” field allows KDE districts to have a historical record of an employee’s Health Insurance Enrollment changes. The find routine has been modified so that the most current Effective Date with the highest Sequence number for an employee is displayed first. The “Z=Update Deds” functionality has also been modified in this manner, so that the record in the active find set with the most recent Effective Date and highest Sequence number is applied. The “Posted” flag field newly added enables KDE districts to determine whether Health Insurance Enrollment records were posted to Employee Deductions F/M, because the “Posted” flag is only checked after a successful “Z=Update Deds” has been performed on that record.
- Upon entering the Health Insurance Enrollment Maintenance screen, the MUNIS system automatically searches for any OPEHI files residing in the MUNIS spool directory to be imported. The system checks for files beginning with “OPH*” and the user is notified as follows: "OPEHI health insurance import file(s) exist(s) in your spool directory. Please select the 'Import' menu option to review and import these files."

HEALTH INSURANCE ENROLLMENT MAINTENANCE - DEVELOPMENT PRIMARY DATABASE

Emp # Last First MI
 SSN Loc Change Date ☐ Posted

Effective Date Sequence Ded Start
 Home County Day Phone
☐ Waive Coverage
 Health Ins Term Tax Months Covered
 Plan County Run Tot Ded Cycles
 Carrier Esc-Liq Cycles
 Plan Cycles/Month
 Coverage Monthly Premium
 Level State Contrib
 EE Term Date Employer Contrib
☐ Flexible Spending Per Check Amt
 Flex Vendor Per Check Escrow
 Flex Spend Amt

Cross Reference Data
 SSN Name County

prhlins
 OPEHI health insurance import file(s) exist(s) in your spool directory. Please select the 'Import' menu option to review and import these files.
 OK

- New menu option "Flex Update" allows users to update certain fields on the screen, including "Health Ins Term" date, the "Flexible Spending" flag, the Deduction Start Date, "Day Phone", the "Escrow Run", and "Esc-Liq Cycles".
- New menu option "Y=Purge" allows users to purge records by "Effective Date". A user must be a PR Superuser to see the option on the menu.

HEALTH INSURANCE ENROLLMENT MAINTENANCE - DEVELOPMENT PRIMARY DATABASE

Action

Import

Flex Update

R=Advice

Text

Export

Z=Update D...

Global Copy

Y=Purge

Exit

Emp # 1 Last DELAGATO First MOLLY HI K

SSN 787-87-8782 Loc RJC Change Date 08/26/2003 ☒ Posted

Effective Date 09/01/2003 Sequence 0001 Ded Start 08/31/2003

Home County 012 BRACKEN C Day Phone

☐ Waive Coverage ☒ Pre-Tax Months Covered 12

Health Ins Term 08/31/2004 Escrow Run ☐ Tot Ded Cycles 9

Plan County 001 ADAIR CTY Esc-Liq Cycles

Carrier 09 BLUEGRASS Cycles/Month 2

Plan 3 PPO Monthly Premium 525.00

Coverage 2 COUPLE State Contrib 500.00

Level A OPTION A Employer Contrib 12.50

EE Term Date Per Check Amt 0.00

Per Check Escrow 0.00

☐ Flexible Spending

Flex Vendor Flex Spend Amt 0.00

Cross Reference Data

SSN 006-25-3652 Name LUCIEN D. MONTALBAN County 011

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Create records from a specified import file.

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- New menu option “Import” enables sites to import OPEHI insurance files into MUNIS. Once a user has selected “Import”, they will be brought to a new screen where they should select the menu option “Define”. This option will go out to the MUNIS spool directory and search for files beginning with “OPH”. Files are to be of format OPH (District # using “&#” from System Parameters). Sequence number using “&#”; e.g. “OPH123.001”. If no files fitting this description are found in the MUNIS spool directory, the user will be informed, “No OPH files found in *spoolpath*”. If files are found, these files will be pulled into a list in a browse format, so the user may select which file to import for review. **KDE indicates that districts are to import files in order, by sequence number.**
- Select which file to import and then enter the “Deduction Start” date. This date will become the Deduction Start date for all records that are imported from that file into Enrollment Maintenance, if the user elects to import them. As noted in step 4 of the Preparing to Import Enrollment Date, it is important to review these records that are being imported for benefit status to assure the correct Deduction Start Date is used.
- Once the benefit coordinator selects “Import File”, the user is prompted with the full path and file name of the file to be imported, and asked if they wish to proceed. If the user selects “Y” to proceed, the OPEHI file is read in and the user may print it. **THIS STEP MUST BE PERFORMED.** This printout is titled “KY OPEHI IMPORT FILE” and must be reviewed by the user. The fields in this printout reflect directly what is in the OPH* file Benefits Detail Record for an employee, and display the path and file name at the top of the printout, as well as the “File Creation Date” from the OPH* file Header Record. Each Benefits Detail Record will print on its own page, and the last page shows the “Record Count” from the OPH* file Trailer Record, which includes the total number of records in the OPH* file, including Header and Trailer Records.

HEALTH INSURANCE ENROLLMENT MAINTENANCE - DEVELOPMENT PRIMARY DATABASE

Emp # 1 Last DELAGATO First MOLLY HI K

Import File /u3/munis/spooldir/OPH987.001

Deduction Start 08/31/2003

OPEHI IMPORT OPTION

1 - Proceed to Proof Stage

2 - Exception Report

3 - Import File Is Invalid

Selection 1 Exit

SSN 006-25-3652 Name LUCIEN D. MONTALBAN County 011

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- After printing the OPEHI Import File report, the user is given several choices:
 1. **“Proceed to Proof Stage”**. If the user determines that the OPEHI import file is valid, then select this choice. If selected, the Benefits Detail Records will be pulled in from the import file, one by one. The SSN is taken from the Benefits Detail Record and an attempt to match it to a current Employee Number in Employee Master F/M is made. If SSN cannot be matched to an employee, that Benefits Detail Record is written to an error file. **These discrepancies must be resolved with the OPEHI Enrollment Information Branch at 502-564-1205.** If the SSN can be linked to an Employee Number, that Employee Number is used to create a Health Insurance Enrollment record.

In creating the record, the Employee Number and the Effective Date (from the Coverage Effective Date on the Benefits Detail Record) is used to check to see if a record exists in Health Insurance Enrollment for that Emp and Effective Date. If not, the Sequence number is set to 0. If a record does exist, the maximum Sequence is found and incremented by one before inserting the record. If any records were found where the SSN could not be found in the live Employee Master, the user is notified: “Errors were found while processing. Not all records were inserted. Please refer to error report.” The user must then print or spool the OPEHI Import Error Report, and an OPEHI Error Mag Media is created in the MUNIS spool directory in the format “/munis/spooldir/termddd.001”, and a copy placed in the /fms/outgoing directory, if it exists. **If the user decides to spool this file, the user should change the name of the spool file to hltherr.001 before spooling, in order to quickly pull from the spool file.** If some but not all records were imported, the user is informed: “Records listed in error report

were not inserted." If no valid records were imported, the user is notified: "No records were imported." Otherwise, the user is notified: "Import was completed successfully."

If any records were successfully imported into Enrollment Maintenance, the original OPH* file is renamed so that it will not be imported again. The new file name convention mirrors the original, except that imported files begin with OPD*. The user is informed that the original file has been renamed, and provides the new name. The full path and file name of both the OPEHI Error Mag Media (if it exists) and the renamed OPD* file are displayed on the screen for the user's information.

2. **"Exception Report"**. The Exception Report option **should not** be selected when the user is importing a transaction file from OPEHI. If the user selects this option, a comparison is made between records in the OPEHI import file* with an Election Source Code "S", employee's insurance not changing so enrollment form was not required, or "R", replacement coverage waived, and the most recent enrollment record ("Effective Date" less than or equal to the "Coverage Effective Date" in the OPEHI import file) for that employee in Enrollment Maintenance. Only fields that exist in both Enrollment Maintenance and the OPEHI import file* are compared. The user may print out this comparison report, which will only print records where some discrepancy is found (other than Change Date, Effective Date, or Ded Start Date). After the user has printed this Exception Report, they are prompted: "Would you like to proceed to the proof stage?" If the user selects "N"o, they are returned to the import menu, no records are imported, and the OPH* file remains untouched in the MUNIS spool directory. If the user selects "Y"es, see number 1 above.
3. **"Import File Is Invalid"**. If e-mail functionality has been implemented, this choice notifies the user: "This process will rename and move this OPEHI import file: OPH123.001 and notify the state insurance coordinator and OPEHI agent that it is corrupt or unusable. If you choose not to proceed, the file will remain untouched in your spool directory. Do you wish to proceed?" **Verify with OPEHI that these emails have been received. The school district benefit coordinator should assure themselves that the necessary corrections are being made. A quick response to this turn-around process is essential.**

NOTE: All school district's OPEHI email functionality has not been implemented. If e-mail functionality has not been implemented, the user is notified: "This process will rename and move this OPEHI import file: OPH123.001. You should notify the state insurance coordinator and OPEHI agent that it is corrupt or unusable. If you choose not to proceed, the file will remain untouched in your spool directory. Do you wish to proceed?"

If the user selects "N"o, they are returned to the import menu, no records will have been imported, and the OPH* file remains untouched in the MUNIS spool directory. If they select "Y"es, then the OPH* file in the MUNIS spool directory is renamed in the format "termddd.####", and a copy of it written to the /fms/outgoing directory, if that directory exists. If successfully renamed, the user is prompted 'Invalid file renamed to: "/munis/spool/termddd.001"'. The user then receives a similar message stating "Invalid file copied to: "/fms/outgoing.001"'.

Note: OPEHI email functionality has been implemented in all school districts.

If e-mail functionality has been implemented, e-mail is sent to each of the e-mail addresses populated in Health Insurance Parameters, notifying them that “*Client Name* (from System Parameters) determined to have corrupt health insurance open enrollment files.” The user is notified of this: “E-mails have been sent to the addresses indicated in Health Insurance Parameters informing them of the corrupt files.”

Once the records are imported, update certain fields using the new “Flex Update” option. **“Flexible Spending” information**, “Day Phone”, and “Escrow Run” are not updated as part of the OPEHI import file*, and will need to be maintained by the user.

- The “State Contrib” amount is now pulled from Cnty Hlth Insurance Coverage Maintenance based on the enrollment record’s effective year from “Effective Date”, “Plan County”, “Carrier”, and “Plan”.
- The Employee Rate is now a calculation using the following formula: Employee Rate = “Monthly Premium” – “State Contrib” – “Employer Contrib”. “Per Check Amt” is determined to be Employee Rate / “Cycles/Month”. If an employee is Cross-Referenced, the “State Contrib” is set to “State Contrib” * 2. The Employee Rate is set to “Monthly Premium” – “State Contrib”. The “Cross Reference amount” becomes Employee Rate/2. The “Per Check Amt” becomes the cross-reference amount/ “Cycles/Month”.
- Once the Health Insurance Enrollment record has been imported and is determined to be accurate, **proceed as before to perform a “Z=Update Deds”**, which will post these changes to Employee Deductions F/M. Once a record has been posted to Employee Deductions, the “Posted” flag on the screen will be checked.

Health Insurance Remittance Maintenance:

- The Generate function has been modified to account for new key field “Sequence” in Enrollment Maintenance. Records are generated by the system reviewing the “maximum Effective Date” and “maximum Sequence number” for that Effective Date.
- OPEHI Termination File export functionality was added. District can now run Health Insurance Remittance “Mag Media” for a given month and year. The OPEHI Termination File will be created at the same time. This file will be created based on the Health Insurance Remittance files for that month and year. If either the “EE Term Date” (Employee Terminate Date) or the “Health Insurance Term Date” fields are populated on an employee’s remittance, an OPEHI Termination File record will be created for that employee.
- If an employee’s remittance record indicates that “Cross Reference” = “Y”, a second record will also be created for the cross referenced spouse.
- Once the mag media file(s) have been created, the full path and filenames of the mag media files will be displayed for the user’s information.

HEALTH INS. REMITTANCE MAINTENANCE - DEVELOPMENT PRIMARY DATABASE

Emp # Last First MI

Year

Month SEP

District ID

Page Break on Carrier

Remit Magmedia: /u3/munis/spooldir/hi090302



OPEHI Magmedia: /u3/munis/spooldir/term987.002

Create magnetic media remittance file and OPEHI termination f... NUM OVR

Payroll Generate Earnings/Deductions:

- System checks to see for either "E-Mail Address 1" or "E-Mail Address 2" in the Health Insurance Parameters. If at least one of these addresses is populated, then a check is conducted to see if any OPEHI files exist in the MUNIS spool directory to be imported. The check is made for files beginning with "OPH*" in the MUNIS spool directory. If any such files are found, the user is alerted that "OPEHI health insurance import file(s) exist(s) in your spool directory. These files should be imported into Enrollment Maintenance and posted to Employee Deductions before generating the payroll. Do you wish to proceed with the payroll generate?"
 - If a user gets this message, and answers "N" to continue, they are exited out of the program.
 - If the user answers "Y" to this warning, an e-mail notification is sent to the addresses populated in Health Insurance Parameters, indicating that the site bypassed health insurance benefits file warning.

GENERATE DEDUCTIONS AND PAY - DEVELOPMENT PRIMARY DATABASE

Begin Date 
End Date 

Earnings Factor % ☐ Exclude Earnings
Deduction Factor % ☐ Exclude Deductions

☐ Earn Accruals Within This Payroll
☐ Increase Days Worked In This Payroll

Location From
Group/BU From
Check Number
Special FIT Rate
Sched Hours Year

Payroll Period To
☐ Weekly
☐ Biweekly
☐ Semi-Monthly
☐ Monthly
☐ Quarterly
☐ Semi-Annual
☐ Annual

Last FLSA Cycle

prgenddp

?

OPEHI health insurance import file(s) exist(s) in your spool directory. These files should be imported into Health Insurance Enrollment Maintenance and posted to Employee Deductions before generating the payroll.

Do you wish to proceed with the payroll generate?

Yes No

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